CLAIMS

What is claimed is:

1.   A method of providing to a user a plurality of answer-options to an issue-question relating to personal finance and investment, in a computer having a processor, an input device, a memory storage device and an output device, said method comprising the steps of:

(a)   identifying and storing in the memory storage device a plurality of topics relating to personal investment and finance;

(b)   developing and storing in the memory storage device a plurality of issue-questions directed to each of the stored topics;

(c)   developing and storing in the memory storage device an expert opinion for each issue-question;

(d)   developing and storing in the memory storage device a prudent-investor opinion for each issue-question;

(e)   selecting, by the user via the input device, a topic;

(f)   selecting, by the user via the input device, an issue-question directed to the selected topic; and

(g)   providing to the computer output device a plurality of answer-options to the selected issue-question, the plurality of answer-options comprising at least one expert opinion and one prudent-investor opinion and forming a response that is polycentric and tailored to said issue-question.

Amended Claims - Version Without Markings (Clean Copy)

2.   A method as recited by claim 1, wherein said step (a) comprises gathering data relating to personal finance and investment from a plurality of sources including survey data and focus group data and storing the gathered data in the memory storage device.

3.   A method as recited by claim 1, wherein said step (b) comprises gathering data relating to personal finance and investment from a plurality of sources including survey data and focus group data and storing the gathered data in the memory storage device.

4.   A method as recited by claim 1, wherein said step (c) comprises presenting each issue-question to an expert and storing the expert's answer in the memory storage device.

5.   A method as recited by claim 1, wherein said step (d) comprises presenting each issue-question to a prudent-investor and storing the prudent-investor's answer in the memory storage device.

6.   A method of providing a plurality of answer-options to an issue-question relating to personal investment and finance, said method comprising the steps of:

(a)   identifying a plurality of topics relating to personal investment and finance based upon predetermined criteria;

(b)   developing and recording a plurality of issue-questions directed to each of the identified personal investment and finance topics;

(c)   developing and recording an expert opinion for each issue-question;

(d)   developing and recording a prudent-investor opinion for each issue-question;

(e)   selecting a topic;

(f)   selecting an issue-question directed to the selected topic; and

(g)   communicating a plurality of answer-options to the selected issue-question, the plurality of answer-options comprising at least one expert opinion and one prudent-investor opinion and being communicated orally, in writing, or electronically, said answer-options providing a response that is polycentric and tailored to the issue-question.

7.   A method as recited by claim 6, wherein said step (a) comprises gathering data relating to personal finance and investment from a plurality of sources including survey data and focus group data.

8.   A method as recited by claim 6, wherein said step (b) comprises gathering data relating to personal investment and finance from a plurality of sources including survey data and focus group data.

9. A method as recited by claim 6, wherein said step (c) comprises presenting each issue-question to an expert.

10. A method as recited by claim 6, wherein said step (d) comprises presenting each issue-question to a prudent-investor.

11. A method as recited by claim 6, wherein said step (g) further comprises broadcasting the plurality of answer-options using a television medium.

12. A method as recited by claim 6, wherein said step (g) further comprises recording the plurality of answer-options on videotape.

13. A method as recited by claim 6, wherein said step (g) further comprises recording the plurality of answer-options on a DVD.

14. A method of providing to a user a program a polycentric information product concerning personal investment and finance, in a computer having a processor, an input device, a memory storage device and an output device, said method comprising the steps of:

(a) developing and recording in a database on the memory storage device a first data set containing a plurality of topics relating to personal investment and finance;

(b)   developing and recording in said database a second data set containing a plurality of issue-questions directed to each of said topics;

(c)   developing and recording in said database a third data set containing an expert opinion for each issue-question;

(d)   developing and recording in said database a fourth data set containing a prudent-investor opinion for each issue-question;

(e)   selecting from said database, by the user via the input device, a topic;

(f)   selecting from said database, by the user via the input device, an issue-question pertinent to at least one selected topic, said selected topic and issue-question comprising a primary information product;

(g)   modifying said primary information product by imposing thereon a plurality of answer-options to the selected issue-question, the plurality of answer-options comprising at least one expert opinion and one prudent-investor opinion to thereby produce a polycentric information product tailored to said issue-question; and

(h)   communicating to the user via the computer output device said polycentric information product by oral, written or electronic means.

15.   A method as recited by claim 14, wherein said step (a) comprises gathering data relating to personal finance and investment from a

plurality of sources including survey data and focus group data and storing the gathered data in the memory storage device.

16. A method as recited by claim 14, wherein said step (b) comprises gathering data relating to personal investment and finance from a plurality of sources including survey data and focus group data and storing the gathered data in the memory storage device.

17. A method as recited by claim 14, wherein said step (c) comprises presenting each issue-question to an expert and storing the expert's answer in the memory storage device.

18. A method as recited by claim 14, wherein said step (d) comprises presenting each issue-question to a prudent-investor and storing the prudent-investor's answer in the memory storage device.

19. A method of providing to a user a plurality of answer-options comprised of an expert opinion and a prudent-investor opinion on an issue-question and relating to personal investment and finance, the answer-options, expert opinion, prudent-investor opinion, and issue-questions being stored in a memory storage device of a computer having a processor, an input device, and an output device, said method comprising the steps of:

    (a) selecting, by the user via the input device, a topic from a list of topics stored in the memory storage device;

(b)   constructing an input mask by entering, by the user via the input device, a variable criterion;

(c)   identifying a plurality of issue-questions that satisfy the variable criterion using the input mask;

(d)   identifying a plurality of answer-options to the identified issue-questions; and

(e)   providing to the computer output device the plurality of answer-options, said answer-options providing a response that is polycentric and tailored to said issue-question.

20.   A method as recited by claim 19, wherein said step (b) comprises entering, by the user, information specific to the user including the user's investment preferences and geographic location.

21.   A method as recited by claim 1, wherein a copy-editor evaluates each answer-option for content, and eliminates those answer-options with the same content, such that only answer-options which contain unique opinions are displayed to the user.

22.   A method as recited by claim 1, wherein each answer-option is assigned a content code and wherein more than one answer-option has the same content code, only one of the answer-options with the same content code is selected for display to the user.

23.   A method of providing to a user a plurality of answer-options comprised of an expert opinion and a prudent-investor opinion on an issue-question and relating to personal investment and finance, the answer-options, expert opinion, prudent-investor opinion, and issue-questions being stored in a memory storage device of a computer having a processor, an input device and an output device, said method comprising the steps of:

    (a)   selecting, by the user via the input device, a topic from a list of topics stored in the memory storage device;

    (b)   submitting an issue-question in free-form, by the user via the input device;

    (c)   editing the issue-question for proper grammar and form;

    (d)   constructing a plurality of answer-options to the issue-question, the plurality of answer-options forming a response that is polycentric and tailored to the issue question;

    (e)   loading the answer-options into a database;

    (f)   notifying the user, via an email message, within a predetermined time period, that the plurality of answer-options are available;

    (g)   providing a hyperlink, within the email message, to link the user to a web page, from which the

user submitted the issue-question, and from
which the answer-options can be accessed.

24. A method as recited by claim 1, further including the step of
assigning a preference code to each answer-option.

25. A method as recited by claim 1, further including the step of
asking the user a series of questions, designed to identify the user's
preferences, and assigning to the user a preference code.

26. A method as recited by claim 1, further including the step of
filtering the answer-options to the selected issue-question, to include only
those answer-options coded with the user's preference code.

27. A method of providing to a user a plurality of answer-options
comprised of an expert opinion and a prudent-investor opinion on an issue-
question and relating to personal investment and finance, the answer-options,
expert opinion, prudent-investor opinion, and issue-questions being stored in a
memory storage device of a computer having a processor, an input device and
an output device, said method comprising the steps of:

   (a) selecting, by the user via the input device, a topic from a list
       of topics stored in the memory storage device;

   (b) submitting a question in free-form, by the user via the input
       device;

(c) attempting to match at least one stored issue-question with the submitted question, using in combination Bayesian inference and information theory; and

(d) where there is a match, providing to the computer output device a plurality of answer-options to the matched issue-question, the plurality of answer-options comprising an expert opinion and one prudent-investor opinion and forming a response that is polycentric and tailored to said issue-question.

28.   A method as recited in claim 27 wherein the processor matches the free-form question with the issue-question by identifying a cluster of related words within the free-form question and deriving a probability that a reason for the cluster is the presence of a particular context, the same context that exists within the issue-question.

29.   The method as recited in claim 27 wherein no matched issue-question can be identified, further including the steps of:

(d) constructing a plurality of answer-options to the submitted question;

(e) loading the answer-options into a database;

(f) notifying the user, via an email message, within a predetermined time period, that the plurality of answer-options are available; and

(g) providing a hyperlink, within the email message, to link the user to

a web page, from which the user submitted the issue-question, and

from which the answer-options can be accessed.

30. A method of providing to a user a plurality of answer-options to an

issue-question relating to personal investment and finance, in a computer

having a processor, an input device, a memory storage device and an output

device, said method comprising the steps of:

(a)   identifying and storing in the memory storage device a

plurality of topics relating to personal investment and finance;

(b)   developing and storing in the memory storage device a

plurality of issue-questions directed to each of the stored topics;

(c)   developing and storing in the memory storage device an

expert opinion for each issue-question;

(d)   selecting, by the user via the input device, a topic;

(e)   selecting, by the user via the input device, an issue-

question directed to the selected topic; and

(f)   providing to the computer output device a plurality of

answer-options to the selected issue-question, the

plurality of answer-options comprising a plurality of

expert opinions that are substantially diverse and

collectively produce a polycentric information product

tailored to said issue-question.

31. A method as recited by claim 1, wherein each answer-option is assigned a content code and wherein more than one answer-option has the same content code, only one of the answer-options with the same content code is selected for display to the user.

32. A method of providing to a user a plurality of answer-options comprised of at least two expert opinions on an issue-question and relating to personal investment and finance, the answer-options, expert opinions, and issue-questions being stored in a memory storage device of a computer having a processor, an input device and an output device, said method comprising the steps of:

(a) selecting, by the user via the input device, a topic from a list of topics stored in the memory storage device;

(b) submitting a question in free-form, by the user via the input device;

(c) attempting to match at least one stored issue-question with the submitted question, using in combination Bayesian inference and information theory; and

(d) where there is a match, providing to the computer output device a plurality of answer-options to the matched issue-question, the plurality of answer-options comprising at least two expert opinions and forming a response that is polycentric and tailored to said issue-question.

33. A method as recited in claim 32 wherein the processor matches the free-form question with the issue-question by identifying a cluster of related words within the free-form question and deriving a probability that a reason for the cluster is presence of a particular context, the same context that exists within the issue-question.

34. The method as recited in claim 32 wherein no matched issue-question can be identified, further including the steps of:

(h) constructing a plurality of answer-options to the submitted question;

(i) loading the answer-options into a database;

(j) notifying the user, via an email message, within a predetermined time period, that the plurality of answer-options are available; and

providing a hyperlink, within the email message, to link the user to a web page, from which the user submitted the issue-question, and from which the answer-options can be accessed.